

Table I.C.1(2002) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,189	3,565	3,308	3,129	3,174	3,130	3,375	3,133
Industry group **								
Agric., fish., forest.	2,870	3,005	3,472	2,695	2,707	2,751	3,083	2,673
Mining and manufacturing	3,119	3,471	3,341	2,826	3,134	3,169	3,210	3,102
Construction	3,032	3,400	2,932	2,921	2,906	3,034	3,141	2,869
Utilities and transp.	3,223	3,204	3,186	3,354	3,297	3,186	3,286	3,211
Wholesale trade	3,105	3,564	3,326	3,134	2,756	3,179	3,362	2,986
Fin. svcs. and real estate	3,242	3,755	3,272	3,368	3,217	3,176	3,509	3,193
Retail trade	2,951	3,394	3,105	2,957	2,873	2,854	3,198	2,857
Professional services	3,362	3,669	3,514	3,351	3,397	3,270	3,573	3,301
Other services	3,174	3,670	3,450	3,271	3,260	2,961	3,457	3,090
Ownership								
For profit, incorporated	3,118	3,541	3,258	3,033	3,042	3,080	3,309	3,057
For profit, unincorporated	3,253	3,539	3,070	3,199	3,237	3,093	3,394	3,154
Nonprofit	3,485	3,804	3,834	3,527	3,528	3,348	3,789	3,420
Unknown	3,218	3,770 *	1,812 *	2,303 *	3,206	3,223	2,978	3,221
Age of firm								
Less than 5 years	2,990	3,326	2,985	2,879	2,878	2,454	3,110	2,822
5-9 years	3,117	3,465	2,862	2,916	2,880	3,279	3,174	3,068
10-19 years	3,202	3,482	3,332	3,129	3,194	2,850	3,371	3,057
20 or more years	3,219	3,721	3,435	3,182	3,194	3,130	3,471	3,147
Unknown	3,158	4,776 *	3,120 *	3,102	3,328	3,150	2,978	3,158
Multi/single status								
2 or more locations	3,152	3,737	3,306	3,236	3,170	3,135	3,420	3,142
1 location only	3,256	3,560	3,308	3,094	3,181	2,960	3,370	3,091
Percent full-time employees								
Less than 25%	2,853	3,845	4,241	2,849	3,072	2,540	3,670	2,650
25-49 %	2,987	3,527	3,607	3,230	3,180	2,723	3,490	2,873
50-74 %	3,291	3,711	3,388	3,381	3,315	3,129	3,579	3,193
75% or more	3,194	3,536	3,275	3,096	3,154	3,169	3,335	3,151
Union presence								
No union employees	3,169	3,549	3,300	3,100	3,145	3,080	3,353	3,094
Has union employees	3,316	4,051	3,616	3,469	3,401	3,262	3,860	3,281
Unknown	3,131	3,802	3,228	3,156	3,055	3,125	3,436	3,119
Percent low wage employees								
50% or more low wage	3,004	3,589	3,368	3,020	2,984	2,670	3,348	2,870
Less than 50% low wage	3,253	3,559	3,301	3,163	3,220	3,199	3,378	3,188
Unknown	3,150	3,609	3,216	3,007	3,226	3,143	3,425	3,144

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1(2002) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.30	50.64	24.74	23.29	47.09	42.05	22.54	23.18
Industry group **								
Agric., fish., forest.	162.23	171.28	549.60	321.38	97.11	369.52	204.82	125.11
Mining and manufacturing	63.98	163.93	178.20	68.27	87.72	99.53	64.92	72.27
Construction	71.78	143.34	96.16	166.88	75.05	248.15	68.65	104.19
Utilities and transp.	193.70	215.27	221.05	145.96	133.40	287.16	100.11	226.99
Wholesale trade	77.51	108.54	161.05	127.32	113.90	111.01	105.31	76.57
Fin. svcs. and real estate	42.82	80.27	78.35	99.13	108.68	56.34	42.82	57.86
Retail trade	31.73	91.46	91.84	52.48	95.41	62.95	60.69	49.00
Professional services	45.18	81.55	49.77	54.89	85.26	74.19	44.82	48.75
Other services	34.44	92.81	53.18	66.04	124.25	44.12	34.18	48.37
Ownership								
For profit, incorporated	17.32	60.86	26.75	20.57	56.12	36.22	22.77	21.80
For profit, unincorporated	44.09	95.35	96.20	92.90	96.49	127.76	54.32	57.34
Nonprofit	52.03	136.06	99.54	63.48	90.18	99.85	72.51	57.53
Unknown	151.07	1,182.73 *	573.00 *	751.60 *	135.68	168.17	784.48	159.59
Age of firm								
Less than 5 years	79.28	129.89	134.64	101.24	143.17	249.86	83.63	121.50
5-9 years	93.34	163.34	75.99	103.24	151.33	219.43	70.66	140.18
10-19 years	50.55	71.54	84.79	74.84	112.70	126.57	45.25	76.69
20 or more years	21.44	65.30	32.51	31.44	53.58	53.83	25.34	24.76
Unknown	42.82	1,510.30 *	986.63 *	184.67	116.80	45.42	620.30	42.94
Multi/single status								
2 or more locations	25.83	264.66	160.91	85.55	42.47	42.67	98.18	26.12
1 location only	25.31	48.77	25.65	25.29	71.90	161.47	23.32	46.39
Percent full-time employees								
Less than 25%	99.87	367.26	181.75	53.39	185.80	118.09	138.64	115.88
25-49 %	68.08	186.15	196.26	101.44	156.02	67.37	124.43	74.58
50-74 %	48.24	128.22	155.02	115.72	78.10	89.21	81.39	51.32
75% or more	22.36	58.88	29.39	18.50	50.99	44.88	23.65	26.07
Union presence								
No union employees	17.94	52.21	18.95	22.68	58.35	37.77	21.45	22.77
Has union employees	56.24	266.74	461.06	180.89	81.43	78.29	233.01	61.30
Unknown	103.74	412.39	400.19	319.73	281.18	119.47	296.83	103.50
Percent low wage employees								
50% or more low wage	34.28	95.52	178.84	59.67	95.20	75.95	68.02	49.23
Less than 50% low wage	22.91	52.51	37.04	35.20	45.29	54.30	29.15	27.62
Unknown	34.49	124.54	383.60	183.87	38.89	37.46	123.67	35.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2002) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,973	3,460	3,130	2,954	2,891	2,877	3,228	2,881
Industry group **								
Agric., fish., forest.	2,765	2,818	2,898	2,690	2,756	2,688 *	2,799	2,686
Mining and manufacturing	2,895	3,612	3,498	2,750	2,763	2,890	3,237	2,798
Construction	2,884	3,602	2,865	2,598	2,448	2,954	3,134	2,423
Utilities and transp.	3,023	3,119	2,733	3,327	3,419	2,868	2,989	3,033
Wholesale trade	2,731	3,235	3,289	2,886	2,227	2,787	3,156	2,495
Fin. svcs. and real estate	2,909	3,612	2,979	2,866	2,930	2,843	3,214	2,854
Retail trade	2,859	3,273	2,986	2,982	2,767	2,709	3,170	2,721
Professional services	3,184	3,527	3,110	3,160	3,284	3,066	3,358	3,129
Other services	2,975	3,548	3,230	3,162	2,918	2,711	3,281	2,866
Ownership								
For profit, incorporated	2,891	3,431	3,101	2,867	2,695	2,815	3,176	2,773
For profit, unincorporated	3,131	3,546	3,089	3,152	2,921	2,760	3,399	2,900
Nonprofit	3,277	3,496	3,379	3,254	3,335	3,208	3,413	3,252
Unknown	2,733	.	1,812 *	6,604 *	3,566	2,706	1,812 *	2,734
Age of firm								
Less than 5 years	2,818	3,219	2,528	3,092	2,358	2,235	2,950	2,657
5-9 years	3,036	3,792	2,648	2,796	3,164	2,691	3,228	2,797
10-19 years	3,001	3,370	3,373	2,849	2,695	2,995	3,232	2,808
20 or more years	2,986	3,435	3,248	3,003	2,946	2,864	3,265	2,896
Unknown	2,913	4,776 *	.	4,658	2,958	2,910	4,776 *	2,913
Multi/single status								
2 or more locations	2,905	4,169	3,122	3,034	2,926	2,878	3,297	2,891
1 location only	3,064	3,448	3,131	2,933	2,839	2,862	3,223	2,848
Percent full-time employees								
Less than 25%	3,051	3,366	4,083	2,947	2,993	2,487	3,517	2,780
25-49 %	3,128	3,750	3,148	3,215	3,359	2,798	3,336	3,072
50-74 %	3,006	3,568	3,171	3,163	3,020	2,753	3,362	2,876
75% or more	2,959	3,430	3,112	2,907	2,834	2,902	3,197	2,871
Union presence								
No union employees	3,006	3,447	3,134	2,941	2,877	2,938	3,227	2,900
Has union employees	2,842	4,550	3,061	3,148	3,058	2,726	3,374	2,815
Unknown	2,849	2,985	2,913	2,969	2,730	2,856	2,948	2,845
Percent low wage employees								
50% or more low wage	2,838	3,566	3,509	2,798	2,659	2,510	3,297	2,630
Less than 50% low wage	3,028	3,443	3,061	2,990	2,943	2,906	3,215	2,920
Unknown	2,929	3,346	2,992	3,208	3,134	2,907	3,188	2,922

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2002) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.31	52.41	85.62	38.78	54.44	39.20	35.76	27.36
Industry group **								
Agric., fish., forest.	119.38	366.98	625.32	496.99	632.99	850.02 *	121.48	467.54
Mining and manufacturing	38.24	419.37	482.53	88.74	112.09	90.41	173.61	31.10
Construction	118.30	234.47	101.06	84.84	402.90	469.14	150.93	85.57
Utilities and transp.	60.63	315.80	268.07	297.42	202.84	142.94	194.66	112.52
Wholesale trade	130.84	174.23	559.19	177.26	159.12	108.32	186.37	135.76
Fin. svcs. and real estate	42.04	122.55	150.17	177.96	133.55	53.04	92.17	58.16
Retail trade	32.83	126.87	117.54	86.14	89.79	66.22	74.68	52.16
Professional services	55.98	117.41	91.74	88.80	103.20	91.25	74.65	69.13
Other services	33.22	172.78	122.54	86.10	100.49	57.64	85.22	50.34
Ownership								
For profit, incorporated	25.35	60.64	97.97	45.30	65.14	39.47	39.38	32.63
For profit, unincorporated	78.59	193.61	157.17	163.11	130.91	236.94	124.55	65.47
Nonprofit	65.71	156.10	250.58	84.07	94.38	116.58	98.29	69.58
Unknown	84.06	.	573.00 *	2,088.37 *	577.38	77.67	573.00 *	84.02
Age of firm								
Less than 5 years	104.55	183.91	175.03	131.92	185.90	296.36	121.05	124.65
5-9 years	101.77	287.39	84.17	138.72	210.53	348.23	103.38	132.18
10-19 years	83.66	152.10	219.24	112.55	107.76	177.06	123.23	92.26
20 or more years	29.81	85.89	46.84	38.45	83.21	37.70	49.76	31.33
Unknown	49.19	1,510.30 *	.	1,255.07	340.78	51.30	1,510.30 *	49.15
Multi/single status								
2 or more locations	35.83	764.05	280.96	54.91	97.27	40.88	205.45	37.57
1 location only	25.65	46.83	87.88	43.93	25.85	238.09	33.44	20.59
Percent full-time employees								
Less than 25%	143.41	337.86	559.27	639.83	165.21	106.66	267.43	89.04
25-49 %	92.12	275.29	148.19	162.52	185.38	107.04	126.85	119.96
50-74 %	56.46	201.24	253.07	139.15	108.36	108.06	130.18	74.90
75% or more	25.56	69.02	106.13	51.04	60.87	34.14	43.53	27.73
Union presence								
No union employees	26.15	58.32	84.62	38.91	65.18	45.26	36.27	31.41
Has union employees	44.24	893.10	527.02	199.00	88.53	49.78	332.52	42.54
Unknown	109.52	557.32	652.25	768.94	317.10	127.02	255.12	106.66
Percent low wage employees								
50% or more low wage	65.66	207.99	255.09	61.36	161.09	82.52	122.41	100.24
Less than 50% low wage	24.29	77.68	78.16	64.83	23.97	36.42	38.43	25.34
Unknown	45.96	398.65	420.59	496.31	155.10	51.88	206.97	48.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.b(2002) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,283	3,570	3,355	3,185	3,320	3,246	3,398	3,253
Industry group **								
Agric., fish., forest.	2,968	3,082	4,364	2,715	2,688	2,907	3,349	2,742
Mining and manufacturing	3,204	3,458	3,212	2,829	3,316	3,251	3,183	3,207
Construction	3,052	3,206	2,911	3,022	3,125	3,063	3,055	3,048
Utilities and transp.	3,304	3,080	3,521	3,371	3,249	3,299	3,399	3,290
Wholesale trade	3,303	3,631	3,439	3,252	3,179	3,307	3,440	3,251
Fin. svcs. and real estate	3,413	3,786	3,497	3,479	3,349	3,375	3,612	3,378
Retail trade	2,936	3,266	3,154	2,884	2,859	2,889	3,121	2,877
Professional services	3,410	3,759	3,519	3,421	3,451	3,331	3,610	3,361
Other services	3,332	3,683	3,539	3,336	3,508	3,172	3,522	3,284
Ownership								
For profit, incorporated	3,211	3,520	3,299	3,107	3,224	3,183	3,329	3,179
For profit, unincorporated	3,299	3,582	3,115	3,141	3,356	3,192	3,397	3,245
Nonprofit	3,597	3,853	3,925	3,605	3,655	3,473	3,859	3,541
Unknown	3,440	3,770 *	.	2,136	3,116	3,476	3,011	3,446
Age of firm								
Less than 5 years	3,031	3,252	3,222	2,824	3,121	2,570	3,091	2,949
5-9 years	3,173	3,333	3,004	3,053	2,798	3,461	3,177	3,171
10-19 years	3,295	3,487	3,277	3,213	3,478	2,889	3,376	3,230
20 or more years	3,316	3,788	3,484	3,228	3,322	3,257	3,516	3,267
Unknown	3,264	.	3,120 *	2,978	3,500	3,252	2,909	3,264
Multi/single status								
2 or more locations	3,262	3,596	3,426	3,259	3,284	3,252	3,426	3,256
1 location only	3,328	3,569	3,350	3,158	3,387	3,027	3,395	3,237
Percent full-time employees								
Less than 25%	2,961	4,240	4,421	2,919	3,146	2,727	3,803	2,797
25-49 %	2,967	3,296	3,805	3,299	3,099	2,785	3,486	2,875
50-74 %	3,401	3,750	3,433	3,456	3,555	3,243	3,636	3,336
75% or more	3,293	3,543	3,319	3,154	3,304	3,290	3,360	3,275
Union presence								
No union employees	3,248	3,557	3,343	3,175	3,293	3,170	3,383	3,202
Has union employees	3,425	3,681	3,716	3,414	3,511	3,397	3,807	3,405
Unknown	3,325	4,277	3,288	2,699	3,250	3,339	3,237	3,328
Percent low wage employees								
50% or more low wage	3,117	3,627	3,301	3,185	3,210	2,788	3,393	3,027
Less than 50% low wage	3,337	3,554	3,372	3,206	3,360	3,317	3,402	3,308
Unknown	3,251	3,702	2,972	2,787	3,245	3,257	3,311	3,249

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.1.b(2002) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.93	73.92	53.75	33.21	55.08	56.37	30.54	41.25
Industry group **								
Agric., fish., forest.	210.51	240.32	1,156.85	546.08	315.53	527.88	248.86	209.41
Mining and manufacturing	85.15	226.87	237.17	87.36	105.09	118.83	81.46	87.65
Construction	81.22	165.99	140.32	230.53	105.79	303.15	89.52	121.00
Utilities and transp.	241.07	387.11	221.67	196.97	216.04	326.18	119.89	262.12
Wholesale trade	77.35	135.82	106.53	173.67	110.63	148.85	88.59	106.37
Fin. svcs. and real estate	65.44	126.47	165.72	156.85	131.43	79.35	106.24	84.97
Retail trade	27.12	139.44	120.84	81.28	110.53	48.20	69.16	44.64
Professional services	59.75	107.75	112.50	60.99	106.82	81.45	56.82	63.59
Other services	67.01	116.77	90.63	80.34	180.20	75.66	53.41	80.73
Ownership								
For profit, incorporated	33.95	93.16	56.35	35.70	62.90	45.53	36.95	39.64
For profit, unincorporated	40.95	114.57	219.94	139.14	121.68	129.84	50.56	67.87
Nonprofit	78.36	165.76	138.41	69.63	126.92	140.53	88.32	90.62
Unknown	182.23	1,182.73 *	.	601.05	139.77	208.02	844.99	195.38
Age of firm								
Less than 5 years	128.38	201.06	185.94	130.31	203.72	379.81	130.39	196.92
5-9 years	119.47	79.63	165.96	140.47	216.08	344.43	73.67	195.65
10-19 years	50.84	73.89	99.89	96.35	125.47	128.77	35.65	86.91
20 or more years	38.28	105.05	48.87	40.84	47.95	67.44	43.06	40.86
Unknown	73.59	.	986.63 *	143.33	138.28	77.31	610.01	73.79
Multi/single status								
2 or more locations	46.01	300.38	191.82	116.41	43.92	57.11	113.45	46.44
1 location only	30.12	76.40	54.50	48.97	120.53	205.73	31.79	69.04
Percent full-time employees								
Less than 25%	130.05	527.34	285.16	201.61	228.39	174.57	181.79	149.14
25-49 %	74.56	251.99	274.79	90.69	224.99	78.42	158.03	75.02
50-74 %	40.46	137.72	235.19	152.93	126.21	64.32	90.01	45.13
75% or more	38.78	85.65	54.20	37.24	55.32	57.91	33.36	44.03
Union presence								
No union employees	29.41	75.12	46.54	31.57	70.52	46.58	29.00	35.92
Has union employees	78.25	394.85	806.37	341.21	103.70	112.85	330.61	82.96
Unknown	134.81	783.62	625.94	319.71	273.61	156.21	415.17	135.79
Percent low wage employees								
50% or more low wage	37.71	98.06	180.27	71.26	73.10	97.83	71.24	57.10
Less than 50% low wage	35.01	85.65	45.84	42.14	62.26	68.22	32.56	44.61
Unknown	55.55	172.98	466.01	166.26	59.29	59.82	127.99	56.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.c(2002) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,288	3,826	3,644	3,546	3,208	2,961	3,738	3,060
Industry group **								
Agric., fish., forest.	2,713	3,079	2,990	2,599	2,725	2,284	3,020	2,379
Mining and manufacturing	3,275	3,180	3,351	3,402	3,440	3,207	3,257	3,278
Construction	3,511	3,531	3,495	4,153	1,965	2,841	3,687	2,887
Utilities and transp.	3,130	3,829	3,548	3,296	3,214	2,947	3,697	3,010
Wholesale trade	3,387	6,711	2,829	3,465	2,957	2,889	3,895	2,901
Fin. svcs. and real estate	3,156	3,971	3,001	4,252	2,852	2,990	3,809	2,994
Retail trade	3,382	4,024	3,268	3,345	3,908	3,089	3,650	3,235
Professional services	3,724	3,712	4,541	3,561	3,455	3,676	3,934	3,546
Other services	2,826	3,933	3,680	3,381	2,827	2,181	3,723	2,475
Ownership								
For profit, incorporated	3,242	3,899	3,571	3,316	2,872	3,025	3,682	3,031
For profit, unincorporated	3,347	3,346	2,758	3,641	3,498	3,007	3,369	3,309
Nonprofit	3,687	4,335	4,731	4,082	3,621	2,979	4,413	3,364
Unknown	2,274	.	.	.	3,819	2,134	.	2,274
Age of firm								
Less than 5 years	3,411	3,794	3,415	2,349	3,225	3,432 *	3,648	2,536
5-9 years	2,956	2,994	3,466	2,383	2,639	4,646	2,925	3,164
10-19 years	3,353	3,759	3,602	3,645	2,878	2,124	3,762	2,668
20 or more years	3,420	4,219	3,694	3,733	3,344	3,000	3,930	3,180
Unknown	2,977	.	.	.	2,710	2,996	.	2,977
Multi/single status								
2 or more locations	3,060	3,652	3,079	3,766	3,190	2,958	3,726	3,028
1 location only	3,635	3,828	3,696	3,455	3,253	3,308	3,739	3,272
Percent full-time employees								
Less than 25%	2,381	4,181	3,319	2,425	2,976	2,096	3,606	2,172
25-49 %	2,616	3,648	3,821	3,006	2,595	1,685	3,866	1,962
50-74 %	3,734	3,926	3,690	3,834	3,211	3,948	3,921	3,596
75% or more	3,312	3,802	3,619	3,601	3,254	2,999	3,689	3,124
Union presence								
No union employees	3,220	3,793	3,635	3,331	3,084	2,650	3,646	2,894
Has union employees	3,912	5,155	3,898	4,171	3,666	3,891	4,473	3,819
Unknown	2,613	4,337	3,570	4,793	2,817	2,401	4,429	2,443
Percent low wage employees								
50% or more low wage	2,921	3,536	3,178	2,982	2,875	1,926	3,328	2,655
Less than 50% low wage	3,552	3,889	3,676	3,665	3,348	3,033	3,783	3,276
Unknown	3,059	3,789	4,288	4,001	3,281	3,002	4,382	3,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.1.c(2002) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.21	116.60	163.70	125.54	104.92	119.25	92.65	80.53
Industry group **								
Agric., fish., forest.	259.17	654.30	785.99	622.23	764.47	683.48	393.42	518.00
Mining and manufacturing	130.52	280.42	411.32	314.18	455.22	196.20	187.05	158.79
Construction	261.67	265.83	484.80	718.82	491.44	747.42	244.47	491.70
Utilities and transp.	171.23	679.24	937.00	842.78	695.67	279.77	336.41	250.16
Wholesale trade	180.80	1,421.24	375.64	443.84	656.82	386.75	461.47	204.61
Fin. svcs. and real estate	162.36	668.96	578.05	558.30	233.61	278.81	287.17	197.27
Retail trade	181.74	224.93	237.99	229.21	322.64	319.97	191.31	263.34
Professional services	125.60	89.00	307.02	148.36	260.94	236.02	165.14	132.45
Other services	126.16	281.26	243.37	164.41	126.34	341.38	178.45	183.74
Ownership								
For profit, incorporated	90.72	151.96	149.09	145.88	214.53	139.62	80.61	112.17
For profit, unincorporated	135.47	103.09	325.32	382.38	525.01	461.20	173.61	201.85
Nonprofit	187.86	434.10	456.45	137.18	280.85	477.57	295.26	142.08
Unknown	288.97	.	.	.	945.10	309.26	.	288.97
Age of firm								
Less than 5 years	275.27	226.44	695.86	294.10	893.04	1,085.29 *	242.65	619.56
5-9 years	134.75	165.45	465.34	317.18	599.02	1,366.63	187.54	367.60
10-19 years	115.42	228.56	251.08	299.77	251.15	417.38	116.11	115.21
20 or more years	100.50	214.07	214.28	196.24	115.65	163.10	136.58	95.01
Unknown	190.71	.	.	.	286.34	204.19	.	190.71
Multi/single status								
2 or more locations	84.97	962.94	403.08	234.57	118.49	118.45	231.56	89.13
1 location only	99.15	123.11	177.10	125.37	322.38	725.30	98.89	144.31
Percent full-time employees								
Less than 25%	78.30	789.72	961.10	524.49	674.55	95.41	437.96	90.95
25-49 %	248.13	465.04	640.03	304.28	547.36	322.53	185.12	299.64
50-74 %	242.28	205.15	360.93	348.90	356.60	463.30	211.19	361.38
75% or more	60.06	150.54	194.57	161.82	88.30	136.96	92.17	84.93
Union presence								
No union employees	85.93	108.24	168.79	104.62	161.79	134.88	111.03	90.37
Has union employees	128.95	1,226.90	837.91	587.79	404.12	204.75	564.61	150.70
Unknown	147.05	962.67	1,004.06	1,210.78	758.43	192.70	930.67	177.95
Percent low wage employees								
50% or more low wage	125.91	259.18	182.53	235.43	368.33	223.98	131.24	139.31
Less than 50% low wage	104.21	145.48	195.59	188.29	154.69	169.42	113.48	126.85
Unknown	143.12	820.87	869.73	1,087.20	309.81	168.38	611.34	160.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



Table I.C.2(2002) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	565	428	458	562	588	597	479	591
Industry group **								
Agric., fish., forest.	415	277 *	950	362 *	317 *	425	435	397
Mining and manufacturing	483	438	402	540	475	478	468	485
Construction	532	476	466	579	508	667	526	540
Utilities and transp.	533	322	581 *	691	630	489	508	537
Wholesale trade	478	395	463	506	471	503	428	500
Fin. svcs. and real estate	568	242	405	440	570	631	356	606
Retail trade	670	642	507	700	798	654	602	695
Professional services	540	341	335	510	587	596	404	580
Other services	671	565	608	617	688	711	566	702
Ownership								
For profit, incorporated	578	427	472	602	588	611	488	607
For profit, unincorporated	572	458	512	640	608	623	520	609
Nonprofit	503	337	317	355	563	565	366	533
Unknown	551	1,210 *	.	207 *	863	529	621	551
Age of firm								
Less than 5 years	540	494	359	625	689	471	464	648
5-9 years	543	436	430	628	486	663	465	611
10-19 years	594	464	537	577	685	668	513	664
20 or more years	554	383	434	542	563	602	466	578
Unknown	584	816 *	.	396 *	641	582	544 *	584
Multi/single status								
2 or more locations	590	410	389	556	574	601	542	592
1 location only	519	428	463	564	614	484	472	587
Percent full-time employees								
Less than 25%	640	498 *	545 *	618	746	638	525	668
25-49 %	709	551	933	837	659	685	789	691
50-74 %	611	456	502	554	708	635	522	641
75% or more	549	417	433	547	564	586	458	577
Union presence								
No union employees	574	431	453	569	586	639	477	613
Has union employees	507	344 *	418 *	476	555	504	506 *	507
Unknown	591	294 *	912 *	558 *	798	574	507 *	595
Percent low wage employees								
50% or more low wage	641	594	547	695	624	667	585	664
Less than 50% low wage	535	398	438	525	571	606	459	574
Unknown	587	422	569	613	639	584	469	589

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.96	22.39	14.85	20.53	11.36	12.80	8.32	9.73
Industry group **								
Agric., fish., forest.	83.01	114.03 *	276.41	146.02 *	132.25 *	103.00	88.64	94.71
Mining and manufacturing	14.14	109.66	45.24	26.42	35.86	26.85	44.34	17.76
Construction	30.56	46.09	61.37	48.40	89.97	51.30	35.09	60.12
Utilities and transp.	41.83	64.52	275.68 *	90.95	78.94	57.96	102.01	39.11
Wholesale trade	22.68	60.44	80.84	73.47	27.42	36.42	56.97	19.64
Fin. svcs. and real estate	21.15	29.45	69.55	45.97	68.18	27.83	31.43	21.05
Retail trade	13.34	63.49	59.36	56.74	43.68	13.21	41.27	14.39
Professional services	16.95	26.22	51.17	35.07	21.82	30.95	27.00	22.47
Other services	21.28	91.97	62.74	67.97	48.33	16.09	29.63	23.77
Ownership								
For profit, incorporated	12.03	21.84	13.77	27.23	19.34	19.36	7.63	15.75
For profit, unincorporated	39.54	42.67	59.10	138.22	93.22	67.26	25.48	63.67
Nonprofit	24.88	60.61	56.88	41.72	29.10	43.74	30.78	29.16
Unknown	35.23	733.35 *	.	94.61 *	192.82	32.97	183.23	36.80
Age of firm								
Less than 5 years	32.49	40.81	73.15	93.40	59.23	101.75	42.36	58.77
5-9 years	35.04	41.27	70.27	56.88	56.05	99.43	38.59	48.30
10-19 years	27.58	51.87	36.11	42.01	35.46	77.65	28.05	34.25
20 or more years	7.35	42.56	33.28	22.34	15.49	13.65	17.31	8.49
Unknown	18.04	258.04 *	.	167.16 *	114.44	19.42	218.74 *	18.12
Multi/single status								
2 or more locations	8.87	100.96	54.42	33.19	20.92	13.14	42.82	9.07
1 location only	9.27	23.80	14.48	23.09	24.20	63.07	8.71	18.79
Percent full-time employees								
Less than 25%	36.11	187.73 *	173.15 *	51.20	165.40	66.50	79.51	51.74
25-49 %	29.61	95.79	153.53	79.63	45.51	32.26	85.49	28.39
50-74 %	27.90	66.42	76.80	67.45	70.67	24.69	40.63	25.45
75% or more	8.76	20.59	20.21	21.59	16.37	12.26	8.95	11.31
Union presence								
No union employees	8.91	23.34	18.45	20.57	10.43	16.68	9.56	11.79
Has union employees	18.24	330.27 *	249.24 *	65.26	54.89	27.77	152.15 *	17.59
Unknown	29.49	174.94 *	337.80 *	176.66 *	115.53	30.08	194.57 *	29.37
Percent low wage employees								
50% or more low wage	17.30	59.37	47.08	64.16	21.83	23.60	32.66	16.18
Less than 50% low wage	9.77	17.14	21.34	22.29	22.00	24.54	9.77	15.30
Unknown	13.77	87.09	111.12	110.65	61.90	16.19	59.90	13.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	552	476	506	583	566	559	525	562
Industry group **								
Agric., fish., forest.	450 *	614 *	798 *	367 *	299 *	.	520 *	292 *
Mining and manufacturing	493	535 *	398	548	450	509	506	490
Construction	553	470	555	621	445 *	769	625	419
Utilities and transp.	624	335 *	751 *	907	781	509	593 *	633
Wholesale trade	477	428	624 *	586	420	422	476	478
Fin. svcs. and real estate	531	236	487 *	379	600	562	390	556
Retail trade	668	562	686	741	753	636	651	676
Professional services	495	340	249	566	550	522	392	527
Other services	654	829	587	564	705	646	639	659
Ownership								
For profit, incorporated	573	450	500	654	570	587	524	593
For profit, unincorporated	541	587	708	487	456	548	627	468
Nonprofit	487	414	397	315	594	490	411	501
Unknown	490	.	.	780 *	631	487	.	491
Age of firm								
Less than 5 years	572	413 *	425 *	873	681	437	482	682
5-9 years	519	513	426	696	507	425 *	507	535
10-19 years	615	548	644	633	551	793	588	637
20 or more years	544	427	472	528	568	573	506	557
Unknown	533	816 *	.	568	609	531	816 *	533
Multi/single status								
2 or more locations	555	221 *	377	562	534	565	526	556
1 location only	548	480	514	589	614	443	525	579
Percent full-time employees								
Less than 25%	602	564 *	190 *	645	697	606	443 *	694
25-49 %	737	896	657	806	713	697	777	726
50-74 %	620	577	518	576	608	674	567	639
75% or more	531	438	504	569	546	534	509	538
Union presence								
No union employees	568	485	501	584	570	609	527	588
Has union employees	498	127 *	146 *	518	491	509	373	505
Unknown	462	250 *	1,478 *	820 *	705	398	768 *	450
Percent low wage employees								
50% or more low wage	636	727	544	676	621	608	607	648
Less than 50% low wage	526	425	502	544	533	572	510	536
Unknown	561	589 *	435 *	931	767	545	445	564

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.80	33.53	33.20	31.67	34.99	16.84	20.63	20.25
Industry group **								
Agric., fish., forest.	137.24 *	241.35 *	273.59 *	171.42 *	91.40 *	.	231.21 *	108.29 *
Mining and manufacturing	36.88	213.82 *	72.81	64.63	63.84	51.17	75.94	46.89
Construction	45.06	98.07	104.82	81.23	246.44 *	177.51	53.20	79.32
Utilities and transp.	70.86	122.53 *	384.97 *	243.56	158.67	67.88	305.79 *	64.02
Wholesale trade	43.77	103.35	258.17 *	152.49	66.45	55.65	130.88	68.86
Fin. svcs. and real estate	34.46	43.32	219.39 *	48.01	79.13	38.40	66.80	35.51
Retail trade	25.25	50.49	77.68	86.03	63.38	39.16	47.37	29.22
Professional services	22.45	44.19	30.90	65.29	48.27	34.85	41.22	26.41
Other services	30.13	102.11	110.16	56.91	111.73	60.55	44.85	40.06
Ownership								
For profit, incorporated	25.30	38.91	42.65	39.16	45.94	25.66	22.18	29.20
For profit, unincorporated	52.60	96.60	152.68	132.81	103.93	83.68	57.89	73.24
Nonprofit	28.52	83.85	91.70	57.53	57.04	41.91	45.45	32.84
Unknown	57.54	.	.	246.66 *	113.77	58.56	.	57.75
Age of firm								
Less than 5 years	68.23	144.01 *	149.94 *	128.57	129.60	124.79	77.43	92.15
5-9 years	21.88	78.54	91.66	64.09	122.55	178.11 *	58.74	81.12
10-19 years	56.09	95.52	96.52	40.19	107.34	137.93	55.82	77.76
20 or more years	19.74	60.46	50.48	37.01	40.59	26.62	31.13	24.36
Unknown	30.05	258.04 *	.	153.40	112.88	30.54	258.04 *	30.04
Multi/single status								
2 or more locations	16.20	95.14 *	102.52	53.95	28.29	14.80	61.68	16.98
1 location only	27.11	34.95	33.96	36.20	61.37	102.24	22.56	35.21
Percent full-time employees								
Less than 25%	75.03	279.44 *	178.08 *	150.37	190.11	65.91	162.69 *	98.05
25-49 %	45.78	148.27	75.14	118.08	80.52	59.09	95.24	36.73
50-74 %	39.30	101.80	105.97	108.78	57.38	51.26	88.59	27.64
75% or more	20.69	31.62	38.57	39.25	45.81	19.02	21.56	23.46
Union presence								
No union employees	17.68	35.49	31.78	31.73	30.92	17.21	18.54	18.80
Has union employees	53.47	246.61 *	44.54 *	89.78	134.44	43.99	96.66	59.00
Unknown	56.22	129.61 *	530.56 *	248.09 *	161.69	36.67	385.81 *	49.95
Percent low wage employees								
50% or more low wage	28.48	124.29	65.80	59.71	57.67	63.77	51.93	36.35
Less than 50% low wage	25.04	20.09	43.77	41.38	39.26	37.80	19.01	30.56
Unknown	27.73	277.48 *	151.93 *	204.06	132.08	26.61	120.48	29.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	571	378	416	537	586	620	436	605
Industry group **								
Agric., fish., forest.	439	115 *	1,110 *	381	320 *	580	380	475
Mining and manufacturing	486	342	376	520	481	494	419	496
Construction	495	417	404	512	526	670	420	588
Utilities and transp.	489	272	530 *	641	470	473	498	488
Wholesale trade	487	318	363	493	517	537	386	526
Fin. svcs. and real estate	601	249	381	450	569	688	344	647
Retail trade	650	650	383	624	762	662	550	682
Professional services	559	362	359	468	596	617	406	597
Other services	683	360	576	656	670	753	496	731
Ownership								
For profit, incorporated	582	392	431	557	589	632	449	617
For profit, unincorporated	577	343	426	773	632	614	469	637
Nonprofit	505	307	303	323	528	609	309	546
Unknown	571	1,210 *	.	185 *	821 *	549	638	570
Age of firm								
Less than 5 years	509	530	258 *	535	646	488	427	621
5-9 years	557	338	435	608	478	741	426	640
10-19 years	569	400	476	518	731	598	462	655
20 or more years	556	344	396	536	549	620	425	588
Unknown	614	.	.	383 *	645	613	534 *	614
Multi/single status								
2 or more locations	607	454 *	354	520	583	623	508	610
1 location only	493	375	421	543	592	513	427	580
Percent full-time employees								
Less than 25%	603	572 *	801 *	669	645	565	663	591
25-49 %	672	317	794	839	582	682	687	669
50-74 %	598	376	539	494	771	599	492	627
75% or more	561	378	386	526	564	620	416	599
Union presence								
No union employees	574	376	414	556	581	652	438	621
Has union employees	511	430 *	440 *	325	564	518	394 *	517
Unknown	653	379 *	524	412 *	837	649	410 *	661
Percent low wage employees								
50% or more low wage	635	455	540	719	594	691	559	660
Less than 50% low wage	535	365	387	494	581	624	413	590
Unknown	607	382	809	521	605	610	519	608

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.53	23.56	34.70	22.92	14.15	13.23	15.20	8.07
Industry group **								
Agric., fish., forest.	93.45	48.45 *	447.08 *	103.75	229.78 *	127.16	96.70	99.97
Mining and manufacturing	15.58	94.97	64.94	36.10	38.59	24.59	43.54	16.69
Construction	38.76	70.29	90.72	61.51	107.51	74.57	48.32	66.11
Utilities and transp.	39.54	73.85	301.56 *	127.88	119.16	61.57	107.27	40.33
Wholesale trade	23.39	81.82	79.69	55.76	45.90	40.38	41.99	31.34
Fin. svcs. and real estate	22.05	54.34	84.31	58.08	81.83	28.27	35.22	24.90
Retail trade	26.13	164.41	97.65	72.81	54.75	17.85	88.55	19.22
Professional services	25.67	28.98	60.31	45.40	37.87	38.51	28.68	32.33
Other services	31.95	66.95	84.10	95.67	54.79	32.98	39.03	32.78
Ownership								
For profit, incorporated	9.02	37.13	28.93	30.96	15.29	20.60	15.37	12.07
For profit, unincorporated	55.95	47.37	123.66	153.17	98.57	82.87	48.09	81.05
Nonprofit	35.16	79.99	82.77	44.78	49.04	51.60	35.76	40.57
Unknown	41.95	733.35 *	.	72.20 *	255.94 *	40.96	188.14	44.03
Age of firm								
Less than 5 years	54.51	94.63	88.96 *	110.47	73.18	112.16	79.94	62.41
5-9 years	56.14	59.22	82.44	87.95	65.32	126.48	53.59	60.15
10-19 years	21.52	46.00	49.03	46.57	47.74	66.21	20.13	31.34
20 or more years	13.03	38.10	56.78	33.05	19.64	14.46	24.95	12.70
Unknown	24.25	.	.	170.41 *	130.63	24.13	220.06 *	24.26
Multi/single status								
2 or more locations	8.32	173.79 *	58.28	47.99	23.01	14.22	51.29	8.77
1 location only	14.21	24.08	36.67	26.90	28.75	93.11	16.08	16.18
Percent full-time employees								
Less than 25%	40.68	234.87 *	265.30 *	72.53	154.30	81.72	135.07	67.23
25-49 %	47.11	80.36	131.12	107.80	96.11	39.72	115.09	43.04
50-74 %	31.81	58.98	127.96	75.18	91.26	27.81	51.88	34.64
75% or more	6.01	24.00	31.96	22.13	12.43	12.81	15.07	8.12
Union presence								
No union employees	9.89	22.63	38.13	22.02	14.96	20.83	17.66	11.88
Has union employees	20.36	396.55 *	487.98 *	51.06	52.08	31.47	214.99 *	17.89
Unknown	37.53	331.37 *	149.35	211.66 *	246.44	37.39	278.15 *	37.06
Percent low wage employees								
50% or more low wage	23.96	54.53	63.44	93.23	57.31	27.28	51.56	29.80
Less than 50% low wage	9.35	24.90	40.46	16.74	23.07	24.05	20.92	10.82
Unknown	15.79	103.67	196.02	116.94	68.59	17.60	89.86	15.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2002) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	570	481	546	652	760	519	546	583
Industry group **								
Agric., fish., forest.	293 *	.	.	.	.	.	403 *	173 *
Mining and manufacturing	404	.	.	.	.	.	606 *	363
Construction	748	.	.	.	.	.	801	558
Utilities and transp.	633	.	.	.	.	.	254 *	714
Wholesale trade	375	.	.	.	.	.	468 *	287
Fin. svcs. and real estate	427	.	.	.	.	.	330 *	451
Retail trade	810	.	.	.	.	.	690	875
Professional services	564	.	.	.	.	.	424	682
Other services	653	.	.	.	.	.	664	649
Ownership								
For profit, incorporated	562	.	.	.	.	.	575	555
For profit, unincorporated	648	.	.	.	.	.	453	981 *
Nonprofit	574	.	.	.	.	.	502	607
Unknown	557	.	.	.	.	.	.	557
Age of firm								
Less than 5 years	617	.	.	.	.	.	591	716 *
5-9 years	527	.	.	.	.	.	506	662
10-19 years	689	.	.	.	.	.	552	920
20 or more years	577	.	.	.	.	.	545	592
Unknown	478	.	.	.	.	.	.	478
Multi/single status								
2 or more locations	570	.	.	.	.	.	815	558
1 location only	571	.	.	.	.	.	521	744
Percent full-time employees								
Less than 25%	775	.	.	.	.	.	283 *	859
25-49 %	904	.	.	.	.	.	1,168	766
50-74 %	649	.	.	.	.	.	500	759
75% or more	519	.	.	.	.	.	523	517
Union presence								
No union employees	599	.	.	.	.	.	513	664
Has union employees	500	.	.	.	.	.	920	431
Unknown	521	.	.	.	.	.	466	526
Percent low wage employees								
50% or more low wage	717	.	.	.	.	.	625	777
Less than 50% low wage	577	.	.	.	.	.	542	618
Unknown	511	.	.	.	.	.	329 *	517

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.c(2002) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.41	65.58	92.55	83.35	114.62	42.07	46.18	42.08
Industry group **								
Agric., fish., forest.	114.22 *	.	.	.	.	.	154.64 *	97.96 *
Mining and manufacturing	69.09	.	.	.	.	.	189.76 *	73.12
Construction	131.50	.	.	.	.	.	159.60	130.40
Utilities and transp.	128.02	.	.	.	.	.	102.59 *	150.82
Wholesale trade	58.46	.	.	.	.	.	249.79 *	83.06
Fin. svcs. and real estate	59.18	.	.	.	.	.	99.32 *	92.18
Retail trade	80.85	.	.	.	.	.	109.43	135.74
Professional services	57.67	.	.	.	.	.	59.70	78.91
Other services	74.23	.	.	.	.	.	165.33	76.38
Ownership								
For profit, incorporated	26.75	.	.	.	.	.	52.65	31.48
For profit, unincorporated	120.12	.	.	.	.	.	96.78	345.31 *
Nonprofit	87.05	.	.	.	.	.	81.28	124.61
Unknown	145.47	.	.	.	.	.	.	145.47
Age of firm								
Less than 5 years	142.63	.	.	.	.	.	170.88	392.24 *
5-9 years	90.18	.	.	.	.	.	117.25	134.98
10-19 years	88.17	.	.	.	.	.	88.70	160.29
20 or more years	32.43	.	.	.	.	.	66.30	48.59
Unknown	80.19	.	.	.	.	.	.	80.19
Multi/single status								
2 or more locations	40.22	.	.	.	.	.	196.01	40.99
1 location only	42.97	.	.	.	.	.	50.35	91.51
Percent full-time employees								
Less than 25%	92.68	.	.	.	.	.	111.47 *	94.78
25-49 %	116.26	.	.	.	.	.	263.59	114.04
50-74 %	73.30	.	.	.	.	.	91.67	90.39
75% or more	34.96	.	.	.	.	.	56.78	45.42
Union presence								
No union employees	33.22	.	.	.	.	.	47.26	47.87
Has union employees	73.36	.	.	.	.	.	237.17	77.14
Unknown	68.43	.	.	.	.	.	119.05	68.96
Percent low wage employees								
50% or more low wage	63.84	.	.	.	.	.	80.64	113.57
Less than 50% low wage	34.69	.	.	.	.	.	57.07	74.70
Unknown	50.12	.	.	.	.	.	104.42 *	49.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table I.C.3(2002) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.7%	12.0%	13.8%	18.0%	18.5%	19.1%	14.2%	18.9%
Industry group **								
Agric., fish., forest.	14.5%	9.2% *	27.4%	13.4% *	11.7% *	15.5%	14.1%	14.8%
Mining and manufacturing	15.5%	12.6%	12.0%	19.1%	15.2%	15.1%	14.6%	15.6%
Construction	17.5%	14.0%	15.9%	19.8%	17.5%	22.0%	16.7%	18.8%
Utilities and transp.	16.5%	10.1%	18.2% *	20.6%	19.1%	15.4%	15.5%	16.7%
Wholesale trade	15.4%	11.1%	13.9%	16.2%	17.1%	15.8%	12.7%	16.8%
Fin. svcs. and real estate	17.5%	6.4%	12.4%	13.1%	17.7%	19.9%	10.2%	19.0%
Retail trade	22.7%	18.9%	16.3%	23.7%	27.8%	22.9%	18.8%	24.3%
Professional services	16.1%	9.3%	9.5%	15.2%	17.3%	18.2%	11.3%	17.6%
Other services	21.1%	15.4%	17.6%	18.9%	21.1%	24.0%	16.4%	22.7%
Ownership								
For profit, incorporated	18.5%	12.0%	14.5%	19.8%	19.3%	19.8%	14.8%	19.8%
For profit, unincorporated	17.6%	13.0%	16.7%	20.0%	18.8%	20.1%	15.3%	19.3%
Nonprofit	14.4%	8.9%	8.3%	10.1%	16.0%	16.9%	9.7%	15.6%
Unknown	17.1%	32.1% *	.	9.0% *	26.9%	16.4%	20.9%	17.1%
Age of firm								
Less than 5 years	18.1%	14.8%	12.0%	21.7%	23.9%	19.2%	14.9%	23.0%
5-9 years	17.4%	12.6%	15.0%	21.5%	16.9%	20.2%	14.7%	19.9%
10-19 years	18.5%	13.3%	16.1%	18.4%	21.4%	23.4%	15.2%	21.7%
20 or more years	17.2%	10.3%	12.6%	17.0%	17.6%	19.2%	13.4%	18.4%
Unknown	18.5%	17.1% *	.	12.8% *	19.3%	18.5%	18.3% *	18.5%
Multi/single status								
2 or more locations	18.7%	11.0%	11.8%	17.2%	18.1%	19.2%	15.9%	18.8%
1 location only	15.9%	12.0%	14.0%	18.2%	19.3%	16.4%	14.0%	19.0%
Percent full-time employees								
Less than 25%	22.4%	13.0% *	12.9% *	21.7%	24.3%	25.1%	14.3%	25.2%
25-49 %	23.7%	15.6%	25.9%	25.9%	20.7%	25.2%	22.6%	24.1%
50-74 %	18.6%	12.3%	14.8%	16.4%	21.4%	20.3%	14.6%	20.1%
75% or more	17.2%	11.8%	13.2%	17.7%	17.9%	18.5%	13.7%	18.3%
Union presence								
No union employees	18.1%	12.2%	13.7%	18.4%	18.6%	20.7%	14.2%	19.8%
Has union employees	15.3%	8.5% *	11.6% *	13.7%	16.3%	15.4%	13.1%	15.4%
Unknown	18.9%	7.7% *	28.3% *	17.7% *	26.1%	18.4%	14.8% *	19.1%
Percent low wage employees								
50% or more low wage	21.4%	16.5%	16.3%	23.0%	20.9%	25.0%	17.5%	23.1%
Less than 50% low wage	16.4%	11.2%	13.3%	16.6%	17.7%	18.9%	13.6%	18.0%
Unknown	18.6%	11.7%	17.7%	20.4%	19.8%	18.6%	13.7%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3(2002) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.62%	0.49%	0.65%	0.25%	0.39%	0.29%	0.29%
Industry group **								
Agric., fish., forest.	2.29%	3.87% *	7.23%	4.87% *	4.77% *	2.86%	2.65%	3.21%
Mining and manufacturing	0.62%	2.68%	1.41%	0.92%	0.98%	1.00%	1.36%	0.74%
Construction	0.83%	1.21%	2.02%	1.35%	2.89%	1.59%	1.09%	1.83%
Utilities and transp.	1.18%	2.06%	6.63% *	2.25%	2.60%	1.14%	2.66%	1.06%
Wholesale trade	0.67%	1.83%	1.74%	2.21%	1.21%	1.12%	1.54%	0.79%
Fin. svcs. and real estate	0.66%	0.78%	2.05%	1.40%	2.40%	0.98%	0.90%	0.75%
Retail trade	0.49%	1.86%	1.95%	2.02%	1.70%	0.77%	1.00%	0.44%
Professional services	0.56%	0.77%	1.47%	1.05%	0.59%	0.98%	0.76%	0.70%
Other services	0.66%	2.45%	1.75%	2.03%	1.19%	0.73%	0.94%	0.74%
Ownership								
For profit, incorporated	0.39%	0.62%	0.49%	0.92%	0.63%	0.62%	0.28%	0.52%
For profit, unincorporated	1.30%	1.16%	1.84%	4.32%	2.75%	1.89%	0.74%	2.13%
Nonprofit	0.60%	1.83%	1.50%	1.19%	0.66%	1.05%	0.79%	0.69%
Unknown	0.93%	11.97% *	.	3.59% *	5.39%	0.96%	6.04%	0.94%
Age of firm								
Less than 5 years	1.18%	1.71%	3.37%	3.12%	2.20%	4.24%	1.53%	1.96%
5-9 years	0.96%	0.96%	2.58%	1.83%	1.88%	3.47%	1.19%	1.53%
10-19 years	0.95%	1.32%	1.21%	1.30%	1.34%	2.02%	0.81%	1.26%
20 or more years	0.22%	1.15%	1.05%	0.69%	0.46%	0.43%	0.52%	0.22%
Unknown	0.59%	5.40% *	.	6.58% *	3.21%	0.65%	8.01% *	0.60%
Multi/single status								
2 or more locations	0.27%	2.47%	1.71%	0.93%	0.58%	0.39%	1.28%	0.27%
1 location only	0.28%	0.67%	0.48%	0.75%	0.61%	2.09%	0.30%	0.57%
Percent full-time employees								
Less than 25%	1.59%	3.99% *	4.76% *	2.09%	4.34%	3.33%	1.80%	2.49%
25-49 %	1.13%	2.58%	3.88%	2.67%	1.07%	1.25%	2.15%	1.14%
50-74 %	0.81%	1.84%	2.87%	1.62%	2.20%	0.63%	1.14%	0.73%
75% or more	0.28%	0.59%	0.65%	0.71%	0.48%	0.40%	0.34%	0.37%
Union presence								
No union employees	0.26%	0.65%	0.58%	0.65%	0.37%	0.51%	0.29%	0.35%
Has union employees	0.47%	6.95% *	3.49% *	1.86%	1.81%	0.74%	2.96%	0.49%
Unknown	0.68%	4.00% *	9.34% *	6.00% *	4.17%	0.68%	4.85% *	0.67%
Percent low wage employees								
50% or more low wage	0.54%	1.95%	1.71%	1.65%	1.20%	0.95%	1.06%	0.69%
Less than 50% low wage	0.26%	0.47%	0.79%	0.76%	0.58%	0.65%	0.37%	0.43%
Unknown	0.48%	2.41%	4.14%	3.17%	2.01%	0.58%	2.12%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.6%	13.7%	16.2%	19.7%	19.6%	19.4%	16.3%	19.5%
Industry group **								
Agric., fish., forest.	16.3%	21.8% *	27.5% *	13.7% *	10.9%	.	18.6% *	10.9% *
Mining and manufacturing	17.0%	14.8% *	11.4%	19.9%	16.3%	17.6%	15.6%	17.5%
Construction	19.2%	13.1%	19.4%	23.9%	18.2% *	26.0%	19.9%	17.3%
Utilities and transp.	20.6%	10.8% *	27.5% *	27.3%	22.8%	17.7%	19.8% *	20.9%
Wholesale trade	17.5%	13.2%	19.0%	20.3%	18.9%	15.1%	15.1%	19.2%
Fin. svcs. and real estate	18.2%	6.5%	16.3% *	13.2%	20.5%	19.8%	12.1%	19.5%
Retail trade	23.4%	17.2%	23.0%	24.9%	27.2%	23.5%	20.5%	24.9%
Professional services	15.6%	9.6%	8.0%	17.9%	16.8%	17.0%	11.7%	16.8%
Other services	22.0%	23.4%	18.2%	17.8%	24.2%	23.8%	19.5%	23.0%
Ownership								
For profit, incorporated	19.8%	13.1%	16.1%	22.8%	21.1%	20.8%	16.5%	21.4%
For profit, unincorporated	17.3%	16.6%	22.9%	15.4% *	15.6%	19.9%	18.5%	16.1%
Nonprofit	14.9%	11.8%	11.7%	9.7%	17.8%	15.3%	12.0%	15.4%
Unknown	17.9%	.	.	11.8% *	17.7%	18.0%	.	18.0%
Age of firm								
Less than 5 years	20.3%	12.8%	16.8% *	28.2%	28.9%	19.6%	16.3%	25.7%
5-9 years	17.1%	13.5%	16.1%	24.9%	16.0%	15.8%	15.7%	19.1%
10-19 years	20.5%	16.3%	19.1%	22.2%	20.4%	26.5%	18.2%	22.7%
20 or more years	18.2%	12.4%	14.5%	17.6%	19.3%	20.0%	15.5%	19.2%
Unknown	18.3%	17.1% *	.	12.2%	20.6%	18.2%	17.1% *	18.3%
Multi/single status								
2 or more locations	19.1%	5.3% *	12.1%	18.5%	18.2%	19.6%	15.9%	19.2%
1 location only	17.9%	13.9%	16.4%	20.1%	21.6%	15.5%	16.3%	20.3%
Percent full-time employees								
Less than 25%	19.7%	16.7% *	4.7% *	21.9%	23.3% *	24.4%	12.6% *	25.0%
25-49 %	23.5%	23.9%	20.9%	25.1%	21.2%	24.9%	23.3%	23.6%
50-74 %	20.6%	16.2%	16.3%	18.2%	20.1%	24.5%	16.9%	22.2%
75% or more	17.9%	12.8%	16.2%	19.6%	19.3%	18.4%	15.9%	18.8%
Union presence								
No union employees	18.9%	14.1%	16.0%	19.9%	19.8%	20.7%	16.3%	20.3%
Has union employees	17.5%	2.8% *	4.8% *	16.5%	16.1%	18.7%	11.0% *	17.9%
Unknown	16.2%	8.4% *	50.7% *	27.6% *	25.8%	13.9%	26.0% *	15.8%
Percent low wage employees								
50% or more low wage	22.4%	20.4%	15.5%	24.2%	23.4%	24.2%	18.4%	24.7%
Less than 50% low wage	17.4%	12.4%	16.4%	18.2%	18.1%	19.7%	15.9%	18.3%
Unknown	19.2%	17.6%	14.5% *	29.0%	24.5%	18.7%	14.0%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.98%	1.02%	1.01%	1.24%	0.59%	0.64%	0.68%
Industry group **								
Agric., fish., forest.	4.65%	7.29% *	8.86% *	5.40% *	3.06%	.	6.80% *	3.92% *
Mining and manufacturing	1.33%	4.79% *	2.56%	2.46%	2.45%	1.55%	2.60%	1.61%
Construction	1.71%	2.81%	3.58%	2.67%	5.55% *	6.57%	2.09%	3.20%
Utilities and transp.	2.26%	3.75% *	9.64% *	6.01%	6.49%	2.13%	6.92% *	1.86%
Wholesale trade	1.03%	3.51%	4.40%	4.27%	3.35%	1.80%	3.14%	2.20%
Fin. svcs. and real estate	1.04%	1.20%	7.78% *	1.36%	2.61%	1.21%	1.91%	1.09%
Retail trade	0.81%	2.04%	2.49%	2.90%	2.24%	1.69%	1.46%	0.81%
Professional services	0.69%	1.37%	1.14%	2.22%	1.43%	1.24%	1.30%	0.84%
Other services	1.02%	3.35%	3.59%	1.83%	3.12%	2.21%	1.61%	1.28%
Ownership								
For profit, incorporated	0.79%	1.27%	1.52%	1.31%	1.57%	0.74%	0.77%	0.90%
For profit, unincorporated	1.49%	2.41%	5.34%	5.16% *	3.60%	2.58%	1.71%	2.52%
Nonprofit	0.81%	2.10%	2.58%	1.74%	1.28%	1.30%	1.32%	0.89%
Unknown	1.98%	.	.	3.73% *	2.93%	2.04%	.	1.99%
Age of firm								
Less than 5 years	2.48%	3.59%	5.52% *	4.47%	5.20%	4.69%	2.37%	3.48%
5-9 years	1.04%	2.66%	4.29%	2.76%	4.78%	3.06%	1.83%	2.68%
10-19 years	1.72%	2.14%	2.74%	1.49%	3.17%	3.11%	1.49%	2.41%
20 or more years	0.65%	1.74%	1.59%	1.12%	1.05%	0.88%	0.98%	0.75%
Unknown	1.09%	5.40% *	.	3.20%	3.99%	1.10%	5.40% *	1.09%
Multi/single status								
2 or more locations	0.60%	4.74% *	2.97%	1.76%	0.83%	0.53%	1.87%	0.60%
1 location only	0.90%	1.01%	1.05%	1.19%	2.03%	2.77%	0.70%	1.27%
Percent full-time employees								
Less than 25%	2.60%	7.55% *	6.13% *	4.90%	7.12% *	3.10%	3.86% *	3.07%
25-49 %	1.57%	3.60%	2.51%	4.87%	2.23%	1.65%	2.68%	1.37%
50-74 %	1.18%	3.22%	3.21%	3.04%	1.76%	1.90%	2.64%	0.99%
75% or more	0.70%	1.00%	1.23%	1.23%	1.57%	0.63%	0.73%	0.79%
Union presence								
No union employees	0.61%	1.01%	0.97%	1.00%	1.25%	0.76%	0.52%	0.70%
Has union employees	1.81%	6.65% *	1.43% *	3.04%	4.69%	1.33%	5.28% *	1.92%
Unknown	1.86%	4.96% *	16.44% *	8.41% *	5.24%	1.31%	10.80% *	1.75%
Percent low wage employees								
50% or more low wage	1.01%	4.11%	2.63%	2.03%	1.91%	2.04%	1.66%	1.30%
Less than 50% low wage	0.82%	0.58%	1.30%	1.37%	1.31%	1.26%	0.62%	1.02%
Unknown	0.90%	4.73%	4.96% *	6.76%	4.54%	0.87%	3.89%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	10.6%	12.4%	16.9%	17.7%	19.1%	12.8%	18.6%
Industry group **								
Agric., fish., forest.	14.8%	3.7% *	25.4%	14.0% *	11.9% *	20.0%	11.4%	17.3%
Mining and manufacturing	15.2%	9.9% *	11.7%	18.4%	14.5%	15.2%	13.2%	15.5%
Construction	16.2%	13.0%	13.9%	16.9%	16.8%	21.9%	13.7%	19.3%
Utilities and transp.	14.8%	8.8%	15.0% *	19.0%	14.5% *	14.4%	14.6%	14.8%
Wholesale trade	14.7%	8.7%	10.5%	15.2%	16.3%	16.2%	11.2%	16.2%
Fin. svcs. and real estate	17.6%	6.6%	10.9%	12.9%	17.0%	20.4%	9.5%	19.1%
Retail trade	22.1%	19.9%	12.1% *	21.6%	26.7%	22.9%	17.6%	23.7%
Professional services	16.4%	9.6%	10.2%	13.7%	17.3%	18.5%	11.3%	17.8%
Other services	20.5%	9.8%	16.3%	19.7%	19.1%	23.7%	14.1%	22.3%
Ownership								
For profit, incorporated	18.1%	11.1%	13.1%	17.9%	18.3%	19.9%	13.5%	19.4%
For profit, unincorporated	17.5%	9.6%	13.7%	24.6%	18.8%	19.2%	13.8%	19.6%
Nonprofit	14.0%	8.0%	7.7%	8.9%	14.4%	17.5%	8.0%	15.4%
Unknown	16.6%	32.1% *	.	8.7% *	26.3% *	15.8%	21.2%	16.5%
Age of firm								
Less than 5 years	16.8%	16.3%	8.0% *	18.9%	20.7%	19.0%	13.8%	21.0%
5-9 years	17.6%	10.1%	14.5%	19.9%	17.1%	21.4%	13.4%	20.2%
10-19 years	17.3%	11.5%	14.5%	16.1%	21.0%	20.7%	13.7%	20.3%
20 or more years	16.8%	9.1%	11.4%	16.6%	16.5%	19.0%	12.1%	18.0%
Unknown	18.8%	.	.	12.9% *	18.4%	18.8%	18.3% *	18.8%
Multi/single status								
2 or more locations	18.6%	12.6% *	10.3%	15.9%	17.8%	19.2%	14.8%	18.7%
1 location only	14.8%	10.5%	12.6%	17.2%	17.5%	16.9%	12.6%	17.9%
Percent full-time employees								
Less than 25%	20.4%	13.5% *	18.1% *	22.9%	20.5%	20.7%	17.4%	21.1%
25-49 %	22.6%	9.6%	20.9%	25.4%	18.8%	24.5%	19.7%	23.3%
50-74 %	17.6%	10.0%	15.7% *	14.3%	21.7%	18.5%	13.5%	18.8%
75% or more	17.0%	10.7%	11.6%	16.7%	17.1%	18.8%	12.4%	18.3%
Union presence								
No union employees	17.7%	10.6%	12.4%	17.5%	17.6%	20.6%	13.0%	19.4%
Has union employees	14.9%	11.7% *	11.8% *	9.5%	16.1%	15.2%	10.3% *	15.2%
Unknown	19.6%	8.9% *	15.9%	15.3% *	25.7%	19.4%	12.7% *	19.9%
Percent low wage employees								
50% or more low wage	20.4%	12.5%	16.4%	22.6%	18.5%	24.8%	16.5%	21.8%
Less than 50% low wage	16.0%	10.3%	11.5%	15.4%	17.3%	18.8%	12.1%	17.8%
Unknown	18.7%	10.3%	27.2%	18.7%	18.6%	18.7%	15.7%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.68%	1.16%	0.68%	0.40%	0.40%	0.52%	0.23%
Industry group **								
Agric., fish., forest.	2.60%	1.53% *	7.19%	4.26% *	6.97% *	4.02%	2.67%	3.12%
Mining and manufacturing	0.56%	3.97% *	1.62%	1.01%	0.93%	0.97%	1.37%	0.66%
Construction	1.33%	1.91%	2.85%	2.09%	3.44%	2.36%	1.63%	2.03%
Utilities and transp.	0.45%	2.37%	6.98% *	3.48%	4.38% *	0.88%	2.78%	0.25%
Wholesale trade	0.70%	2.45%	2.36%	2.01%	1.47%	1.09%	1.24%	0.87%
Fin. svcs. and real estate	0.72%	1.30%	2.63%	1.80%	2.68%	0.97%	1.08%	0.85%
Retail trade	1.04%	4.91%	3.76% *	2.32%	2.11%	0.82%	2.74%	0.67%
Professional services	0.71%	0.82%	1.87%	1.51%	0.94%	1.12%	0.79%	0.91%
Other services	0.82%	1.71%	2.43%	3.08%	1.51%	1.13%	1.22%	0.81%
Ownership								
For profit, incorporated	0.31%	0.90%	1.06%	0.94%	0.47%	0.72%	0.52%	0.47%
For profit, unincorporated	1.77%	1.28%	2.78%	4.29%	2.91%	2.27%	1.40%	2.58%
Nonprofit	0.88%	2.17%	1.99%	1.42%	1.26%	1.26%	0.96%	1.02%
Unknown	0.82%	11.97% *	.	3.65% *	8.35% *	0.90%	6.14%	0.81%
Age of firm								
Less than 5 years	1.57%	3.25%	4.01% *	3.95%	1.98%	4.41%	2.67%	1.84%
5-9 years	1.65%	1.76%	2.60%	2.38%	2.01%	4.20%	1.76%	1.81%
10-19 years	0.83%	1.20%	1.50%	1.52%	1.92%	2.17%	0.50%	1.33%
20 or more years	0.40%	1.06%	1.74%	1.02%	0.66%	0.47%	0.79%	0.34%
Unknown	0.75%	.	.	6.60% *	3.75%	0.76%	8.05% *	0.75%
Multi/single status								
2 or more locations	0.26%	4.85% *	1.98%	1.21%	0.70%	0.41%	1.53%	0.27%
1 location only	0.44%	0.71%	1.26%	0.84%	0.79%	3.98%	0.56%	0.46%
Percent full-time employees								
Less than 25%	1.64%	4.32% *	7.12% *	2.94%	4.57%	3.68%	3.67%	2.94%
25-49 %	1.54%	2.70%	3.57%	3.23%	2.02%	1.27%	3.11%	1.43%
50-74 %	0.90%	1.45%	5.00% *	1.58%	2.71%	0.83%	1.47%	0.91%
75% or more	0.23%	0.69%	1.08%	0.71%	0.46%	0.42%	0.55%	0.32%
Union presence								
No union employees	0.29%	0.70%	1.27%	0.63%	0.47%	0.57%	0.57%	0.34%
Has union employees	0.43%	8.11% *	4.45% *	1.74%	1.47%	0.81%	4.48% *	0.38%
Unknown	0.54%	7.11% *	4.49%	7.59% *	7.10%	0.68%	6.26% *	0.62%
Percent low wage employees								
50% or more low wage	0.69%	1.61%	2.13%	2.44%	2.00%	1.03%	1.54%	0.99%
Less than 50% low wage	0.20%	0.73%	1.36%	0.54%	0.53%	0.54%	0.70%	0.17%
Unknown	0.61%	2.85%	6.78%	3.65%	2.41%	0.69%	2.77%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.c(2002) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.3%	12.6%	15.0%	18.4%	23.7%	17.5%	14.6%	19.0%
Industry group **								
Agric., fish., forest.	10.8%	.	.	.	.	.	13.3% *	7.3% *
Mining and manufacturing	12.3%	.	.	.	.	.	18.6%	11.1%
Construction	21.3%	.	.	.	.	.	21.7%	19.3%
Utilities and transp.	20.2%	.	.	.	.	.	6.9% *	23.7%
Wholesale trade	11.1%	.	.	.	.	.	12.0% *	9.9%
Fin. svs. and real estate	13.5%	.	.	.	.	.	8.7% *	15.1%
Retail trade	23.9%	.	.	.	.	.	18.9%	27.1%
Professional services	15.1%	.	.	.	.	.	10.8%	19.2%
Other services	23.1%	.	.	.	.	.	17.8%	26.2%
Ownership								
For profit, incorporated	17.3%	.	.	.	.	.	15.6%	18.3%
For profit, unincorporated	19.4%	.	.	.	.	.	13.4%	29.7% *
Nonprofit	15.6%	.	.	.	.	.	11.4%	18.0%
Unknown	24.5%	.	.	.	.	.	.	24.5%
Age of firm								
Less than 5 years	18.1%	.	.	.	.	.	16.2%	28.2% *
5-9 years	17.8%	.	.	.	.	.	17.3%	20.9%
10-19 years	20.5%	.	.	.	.	.	14.7%	34.5%
20 or more years	16.9%	.	.	.	.	.	13.9%	18.6%
Unknown	16.0%	.	.	.	.	.	.	16.0%
Multi/single status								
2 or more locations	18.6%	.	.	.	.	.	21.9% *	18.4%
1 location only	15.7%	.	.	.	.	.	13.9%	22.7%
Percent full-time employees								
Less than 25%	32.5%	.	.	.	.	.	7.8% *	39.6%
25-49 %	34.6%	.	.	.	.	.	30.2%	39.1%
50-74 %	17.4%	.	.	.	.	.	12.8%	21.1%
75% or more	15.7%	.	.	.	.	.	14.2%	16.6%
Union presence								
No union employees	18.6%	.	.	.	.	.	14.1%	23.0%
Has union employees	12.8%	.	.	.	.	.	20.6%	11.3%
Unknown	19.9%	.	.	.	.	.	10.5%	21.5%
Percent low wage employees								
50% or more low wage	24.5%	.	.	.	.	.	18.8%	29.3%
Less than 50% low wage	16.2%	.	.	.	.	.	14.3%	18.9%
Unknown	16.7%	.	.	.	.	.	7.5% *	17.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.c(2002) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	1.80%	2.48%	2.27%	3.10%	1.35%	1.31%	1.23%
Industry group **								
Agric., fish., forest.	3.21%	.	.	.	.	.	5.67% *	3.23% *
Mining and manufacturing	1.96%	.	.	.	.	.	4.92%	2.04%
Construction	3.00%	.	.	.	.	.	3.38%	5.18%
Utilities and transp.	4.04%	.	.	.	.	.	2.72% *	5.24%
Wholesale trade	1.75%	.	.	.	.	.	5.65% *	2.64%
Fin. svcs. and real estate	1.68%	.	.	.	.	.	2.94% *	2.32%
Retail trade	2.19%	.	.	.	.	.	2.94%	3.55%
Professional services	1.59%	.	.	.	.	.	1.67%	2.03%
Other services	2.27%	.	.	.	.	.	3.58%	4.04%
Ownership								
For profit, incorporated	0.70%	.	.	.	.	.	1.39%	0.95%
For profit, unincorporated	3.77%	.	.	.	.	.	2.48%	8.98% *
Nonprofit	1.96%	.	.	.	.	.	1.99%	2.98%
Unknown	7.21%	.	.	.	.	.	.	7.21%
Age of firm								
Less than 5 years	4.15%	.	.	.	.	.	4.66%	9.20% *
5-9 years	2.47%	.	.	.	.	.	2.80%	3.92%
10-19 years	2.97%	.	.	.	.	.	2.11%	6.31%
20 or more years	0.78%	.	.	.	.	.	1.56%	1.39%
Unknown	1.94%	.	.	.	.	.	.	1.94%
Multi/single status								
2 or more locations	1.11%	.	.	.	.	.	6.67% *	1.19%
1 location only	1.28%	.	.	.	.	.	1.37%	2.54%
Percent full-time employees								
Less than 25%	3.85%	.	.	.	.	.	3.09% *	3.68%
25-49 %	3.93%	.	.	.	.	.	6.63%	5.75%
50-74 %	2.13%	.	.	.	.	.	2.28%	3.05%
75% or more	0.80%	.	.	.	.	.	1.64%	1.04%
Union presence								
No union employees	0.94%	.	.	.	.	.	1.46%	1.31%
Has union employees	1.87%	.	.	.	.	.	4.78%	2.03%
Unknown	3.44%	.	.	.	.	.	2.87%	3.61%
Percent low wage employees								
50% or more low wage	1.63%	.	.	.	.	.	1.78%	4.04%
Less than 50% low wage	0.79%	.	.	.	.	.	1.58%	2.06%
Unknown	1.38%	.	.	.	.	.	2.53% *	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



Table I.C.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.7%	56.8%	57.6%	55.7%	51.3%	42.2%	57.0%	45.5%
Industry group **								
Agric., fish., forest.	43.9%	49.2%	52.4%	48.0%	37.3%	39.8%	53.3%	37.8%
Mining and manufacturing	40.1%	50.9%	55.0%	51.5%	43.2%	34.6%	53.0%	38.3%
Construction	47.8%	52.0%	48.6%	47.4%	45.4%	44.2%	50.1%	44.8%
Utilities and transp.	39.9%	53.8%	58.8%	48.2%	40.6%	36.6%	54.5%	37.9%
Wholesale trade	46.1%	53.7%	56.0%	51.4%	49.0%	36.9%	54.7%	42.9%
Fin. svcs. and real estate	44.6%	55.7%	62.9%	55.4%	51.5%	40.4%	57.4%	42.9%
Retail trade	53.7%	63.2%	59.2%	56.4%	55.4%	49.9%	60.3%	51.5%
Professional services	50.6%	60.3%	60.2%	59.4%	54.2%	45.3%	59.8%	48.5%
Other services	55.7%	55.7%	60.7%	66.6%	61.8%	49.3%	60.8%	54.4%
Ownership								
For profit, incorporated	46.6%	56.5%	56.8%	54.3%	49.6%	41.2%	56.1%	44.2%
For profit, unincorporated	55.4%	60.4%	58.9%	59.7%	54.4%	48.2%	61.1%	52.0%
Nonprofit	51.7%	51.7%	62.3%	61.6%	55.8%	45.3%	58.6%	50.5%
Unknown	44.5%	67.6%	100.0% *	30.2% *	46.5%	44.4%	39.1% *	44.5%
Age of firm								
Less than 5 years	52.9%	56.5%	51.7%	56.8%	48.9%	45.3%	55.4%	49.7%
5-9 years	55.3%	56.9%	56.7%	56.8%	50.8%	55.5%	57.1%	53.9%
10-19 years	55.8%	58.6%	59.5%	57.6%	54.8%	48.2%	58.3%	53.8%
20 or more years	48.1%	55.8%	57.5%	54.9%	50.7%	42.5%	56.5%	46.2%
Unknown	40.9%	20.8% *	100.0% *	45.1%	49.4%	40.6%	50.7%	40.9%
Multi/single status								
2 or more locations	44.3%	55.5%	58.9%	54.2%	50.2%	42.1%	55.1%	44.0%
1 location only	55.5%	56.9%	57.5%	56.3%	53.3%	46.5%	57.2%	53.2%
Percent full-time employees								
Less than 25%	57.6%	43.0%	54.8%	68.2%	66.9%	55.3%	53.5%	58.7%
25-49 %	57.4%	54.2%	59.9%	70.2%	57.3%	54.9%	62.4%	56.4%
50-74 %	53.9%	57.7%	63.1%	58.3%	60.1%	48.0%	59.9%	52.1%
75% or more	46.4%	57.1%	56.9%	54.6%	49.7%	40.8%	56.4%	44.1%
Union presence								
No union employees	50.1%	57.8%	59.0%	58.1%	52.6%	43.0%	58.5%	47.3%
Has union employees	39.1%	33.5%	33.6%	37.3%	43.5%	38.6%	34.6%	39.4%
Unknown	46.9%	59.8%	49.4%	62.2%	54.6%	45.7%	57.4%	46.5%
Percent low wage employees								
50% or more low wage	63.0%	58.4%	67.5%	70.1%	63.4%	57.5%	64.9%	62.3%
Less than 50% low wage	48.6%	56.5%	56.3%	52.7%	48.6%	41.5%	55.7%	45.5%
Unknown	42.3%	58.9%	53.0%	61.8%	52.1%	41.3%	56.4%	42.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.71%	0.76%	0.75%	0.69%	0.66%	0.51%	0.49%
Industry group **								
Agric., fish., forest.	2.36%	3.60%	8.49%	5.95%	6.60%	7.12%	3.44%	4.36%
Mining and manufacturing	0.81%	3.28%	3.58%	1.32%	1.30%	1.76%	1.87%	1.01%
Construction	1.57%	2.74%	2.48%	2.35%	3.14%	3.74%	1.87%	2.55%
Utilities and transp.	0.82%	3.99%	4.77%	3.61%	3.64%	1.13%	3.62%	1.16%
Wholesale trade	1.57%	1.94%	2.84%	2.93%	2.12%	2.03%	1.43%	1.96%
Fin. svcs. and real estate	1.30%	2.54%	3.13%	1.57%	2.66%	1.71%	1.27%	1.49%
Retail trade	0.74%	1.64%	1.25%	1.83%	1.52%	1.47%	1.22%	1.03%
Professional services	0.69%	1.51%	1.20%	1.30%	0.88%	1.19%	0.82%	0.78%
Other services	0.98%	1.85%	2.04%	1.45%	1.32%	1.63%	1.10%	1.17%
Ownership								
For profit, incorporated	0.54%	1.03%	0.91%	1.06%	0.70%	0.91%	0.70%	0.68%
For profit, unincorporated	1.14%	1.45%	3.03%	2.69%	2.33%	2.77%	1.59%	1.72%
Nonprofit	1.05%	3.03%	2.67%	2.21%	1.59%	1.79%	2.23%	1.32%
Unknown	1.34%	20.15%	31.62% *	12.99% *	3.93%	1.32%	14.22% *	1.18%
Age of firm								
Less than 5 years	1.00%	3.33%	3.32%	1.35%	4.05%	3.79%	1.97%	2.24%
5-9 years	1.96%	1.66%	2.49%	1.46%	2.29%	5.50%	1.50%	3.08%
10-19 years	0.68%	1.64%	1.80%	1.45%	1.80%	1.56%	0.64%	1.36%
20 or more years	0.51%	0.95%	1.08%	0.73%	0.92%	0.74%	0.52%	0.64%
Unknown	0.38%	10.63% *	31.62% *	9.75%	3.10%	0.33%	12.17%	0.39%
Multi/single status								
2 or more locations	0.57%	3.93%	3.29%	1.47%	1.01%	0.66%	1.47%	0.60%
1 location only	0.37%	0.76%	0.76%	0.77%	0.65%	2.35%	0.62%	0.66%
Percent full-time employees								
Less than 25%	2.02%	4.08%	5.39%	4.00%	2.36%	2.44%	3.29%	2.07%
25-49 %	1.26%	2.47%	3.69%	3.01%	2.35%	1.65%	2.35%	1.24%
50-74 %	1.13%	2.11%	1.99%	3.70%	1.70%	1.70%	1.58%	1.23%
75% or more	0.46%	0.79%	0.97%	0.71%	0.67%	0.76%	0.65%	0.57%
Union presence								
No union employees	0.30%	0.63%	0.76%	0.88%	0.60%	0.48%	0.40%	0.35%
Has union employees	1.53%	5.18%	5.10%	2.83%	1.82%	1.83%	2.98%	1.56%
Unknown	1.40%	6.40%	9.96%	8.62%	3.05%	1.71%	5.90%	1.46%
Percent low wage employees								
50% or more low wage	0.96%	1.73%	1.65%	1.85%	1.18%	1.73%	1.00%	1.39%
Less than 50% low wage	0.68%	0.73%	1.08%	0.68%	0.74%	1.90%	0.58%	1.01%
Unknown	0.31%	4.42%	7.01%	3.70%	2.10%	0.32%	2.40%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.6%	67.2%	58.3%	38.2%	25.3%	11.2%	56.3%	17.5%
Industry group **								
Agric., fish., forest.	50.4%	87.7%	41.4% *	50.3%	47.7%	25.1% *	71.7%	30.7%
Mining and manufacturing	25.3%	61.5%	58.4%	31.0%	27.6%	16.2%	48.6%	20.9%
Construction	45.7%	64.0%	53.8%	43.2%	41.9%	6.4% *	53.0%	34.9%
Utilities and transp.	24.2%	69.0%	57.3%	35.5%	28.3%	14.2%	55.5%	18.2%
Wholesale trade	30.5%	61.5%	54.8%	39.6%	24.2%	10.0% *	53.1%	20.0%
Fin. svcs. and real estate	21.2%	77.2%	61.2%	43.8%	25.7%	8.1%	64.3%	13.4%
Retail trade	19.9%	58.4%	56.3%	30.9%	10.2%	4.7%	50.3%	8.4%
Professional services	27.9%	71.3%	67.6%	43.0%	23.2%	12.2%	63.1%	17.7%
Other services	27.2%	63.6%	50.9%	38.4%	29.7%	11.3%	53.8%	19.2%
Ownership								
For profit, incorporated	25.5%	67.6%	57.7%	35.6%	24.0%	10.3%	55.6%	15.9%
For profit, unincorporated	39.3%	65.5%	57.4%	40.1%	31.0%	13.6% *	57.7%	26.5%
Nonprofit	30.2%	69.7%	63.1%	48.3%	27.9%	15.3%	59.9%	23.9%
Unknown	11.7%	.	100.0% *	56.6% *	9.1% *	11.6%	39.8% *	11.4%
Age of firm								
Less than 5 years	44.0%	65.7%	60.8%	36.9%	18.2%	18.2% *	60.3%	21.0%
5-9 years	37.2%	67.5%	58.6%	33.2%	23.6%	13.1% *	58.8%	18.5%
10-19 years	36.8%	64.8%	52.9%	39.9%	23.3%	4.4% *	54.3%	21.8%
20 or more years	27.8%	68.9%	60.7%	38.4%	26.2%	11.9%	56.2%	19.8%
Unknown	11.5%	.	100.0% *	44.0%	26.9%	10.7%	33.5% *	11.5%
Multi/single status								
2 or more locations	15.4%	63.8%	56.0%	36.6%	23.0%	10.8%	45.4%	14.3%
1 location only	46.6%	67.2%	58.5%	38.7%	29.5%	22.2%	57.4%	31.1%
Percent full-time employees								
Less than 25%	22.5%	80.7%	61.4%	42.2%	31.8%	3.6% *	64.0%	12.2%
25-49 %	15.2%	64.2%	42.2%	27.4%	18.6%	2.2% *	44.6%	8.5%
50-74 %	27.1%	68.0%	58.2%	36.6%	23.7%	10.2%	57.1%	16.8%
75% or more	27.2%	66.9%	58.9%	38.9%	25.8%	12.0%	56.6%	18.3%
Union presence								
No union employees	28.2%	67.0%	58.1%	38.7%	24.1%	7.7%	56.6%	16.7%
Has union employees	24.3%	73.0%	71.7%	34.0%	37.8%	18.5%	53.0%	22.5%
Unknown	15.4%	70.8%	42.9% *	29.1% *	8.5% *	14.2%	47.7%	14.0%
Percent low wage employees								
50% or more low wage	27.3%	62.4%	56.1%	28.5%	25.8%	5.0%	52.0%	17.7%
Less than 50% low wage	34.0%	68.1%	58.9%	40.8%	25.7%	12.4%	57.2%	22.0%
Unknown	13.1%	65.6%	51.4%	37.2%	21.6%	11.2%	55.2%	12.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.10%	1.80%	1.84%	1.38%	0.89%	1.02%	0.43%
Industry group **								
Agric., fish., forest.	6.73%	5.72%	14.89% *	13.88%	13.77%	12.23% *	6.17%	8.38%
Mining and manufacturing	1.91%	8.03%	4.88%	3.24%	4.14%	2.38%	3.80%	1.79%
Construction	1.91%	2.68%	3.55%	3.06%	8.61%	4.14% *	2.33%	4.71%
Utilities and transp.	2.62%	4.82%	8.15%	5.50%	6.70%	4.00%	4.49%	2.28%
Wholesale trade	2.36%	5.83%	5.98%	4.64%	6.19%	3.02% *	5.01%	3.06%
Fin. svcs. and real estate	0.91%	4.08%	3.57%	2.85%	4.93%	1.71%	3.28%	1.33%
Retail trade	1.37%	3.11%	5.30%	3.32%	1.97%	0.93%	2.45%	0.75%
Professional services	1.21%	2.52%	3.50%	3.16%	2.12%	2.30%	2.16%	1.45%
Other services	1.66%	3.92%	3.34%	4.96%	3.44%	2.07%	1.78%	1.90%
Ownership								
For profit, incorporated	0.46%	1.19%	2.09%	1.69%	1.98%	0.97%	1.03%	0.42%
For profit, unincorporated	2.90%	1.39%	5.21%	4.24%	5.59%	7.63% *	1.88%	4.76%
Nonprofit	1.57%	5.30%	4.55%	4.22%	2.17%	3.26%	3.35%	1.76%
Unknown	2.35%	.	31.62% *	18.48% *	4.24% *	2.40%	14.63% *	2.29%
Age of firm								
Less than 5 years	2.49%	3.66%	7.20%	5.39%	4.18%	9.43% *	2.91%	4.20%
5-9 years	3.53%	1.84%	5.68%	4.43%	4.56%	7.39% *	2.16%	5.19%
10-19 years	0.83%	2.16%	2.70%	2.89%	2.52%	3.03% *	1.64%	1.20%
20 or more years	0.72%	2.45%	2.79%	2.09%	1.37%	1.05%	1.37%	0.71%
Unknown	1.01%	.	31.62% *	10.85%	6.33%	1.24%	13.76% *	1.02%
Multi/single status								
2 or more locations	0.60%	7.85%	5.45%	1.93%	1.91%	0.87%	3.86%	0.57%
1 location only	0.75%	1.10%	1.57%	2.05%	1.52%	5.49%	0.89%	1.25%
Percent full-time employees								
Less than 25%	1.65%	5.66%	9.17%	4.90%	6.57%	1.12% *	3.46%	1.38%
25-49 %	1.04%	5.04%	5.59%	4.07%	3.67%	1.01% *	2.86%	0.93%
50-74 %	2.15%	3.99%	3.96%	3.66%	4.84%	1.93%	3.05%	2.14%
75% or more	0.54%	1.25%	2.21%	1.69%	1.73%	0.97%	0.93%	0.57%
Union presence								
No union employees	0.46%	1.16%	1.82%	1.76%	1.40%	0.67%	0.84%	0.56%
Has union employees	2.22%	8.89%	6.82%	5.21%	4.02%	2.45%	7.04%	2.05%
Unknown	2.35%	9.23%	12.99% *	12.28% *	3.32% *	2.64%	9.92%	2.28%
Percent low wage employees								
50% or more low wage	1.74%	2.40%	3.15%	2.83%	3.47%	1.40%	1.89%	1.99%
Less than 50% low wage	0.98%	0.90%	2.26%	1.98%	1.22%	1.64%	1.24%	1.04%
Unknown	0.80%	7.59%	8.43%	9.13%	3.87%	1.16%	3.91%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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